Case 12-27513-KCF Doc 13-2 Filed 10/15/12 Entered 10/15/12 13:46:56 Desc Certification of William H. Oliver Jr. Esq. Attorney for the Debtors Page 1 of 2

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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In Re:

Case No. 12-27513 (KCF)

JOHN & DOREEN McHALE,

Chapter 7 Bankruptcy

Debtors.

CERTIFICATION OF WILLIAM H. OLIVER, JR., ESQ. IN SUPPORT OF MOTION FOR DAMAGES, COSTS, ATTORNEY'S FEES AND SANCTIONS FOR VIOLATION OF THE AUTOMATIC STAY

- I, WILLIAM H. OLIVER, JR., ESQUIRE, by way of certification in support of this Motion, do hereby certify and say:
- 1. I am the Debtors' attorney in the above-captioned matter and I have been authorized to file the motion for damages, attorney's fees, costs, punitive damages and additional equitable relief for violation of the automatic stay and proceeding with the foreclosure action in violation of the automatic stay.
- 2. As the Court can see from the Debtor's certification, Somerset Meadows Homeowners Association, through their lawyer, William L. Huneke, Esq., is attempting to collect income owed to the Debtors for rent from their tenants. 11 U.S.C. 362(a) covers not only actions for money from the estate, but also against the debtor during the period of time that the stay is in effect.

Case 12-27513-KCF Doc 13-2 Filed 10/15/12 Entered 10/15/12 13:46:56 Desc Certification of William H. Oliver Jr. Esq. Attorney for the Debtors Page 2 of 2

3. This action is especially abhorrent as the person directing the collection is

actually an attorney of the State of New Jersey and should know better.

4. All of this is a clear violation of the automatic stay.

5. The debtor's retainer agreement provides that in the event there is a

motion or adversary proceeding, our legal charges would be in the amount of \$395.00

per hour. We will be filing a Certification of Services with the appropriate hourly rates

and work done in the near future.

6. I certify that the foregoing statements made by me are true. I am aware

that if any of the foregoing statements made by me are willfully false, I am subject to

punishment.

Dated: October 15, 2012

/s/ *William H. Oliver, Jr.*William H. Oliver, Jr., Esq.

Attorney for Debtors